

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: PATRICK, JOHN A, JR.

§ Case No. 07-72906

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that STEPHEN G. BALSLEY, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Courthouse  
327 South Church Street  
Room 1100  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 05/01/2013 in Courtroom 3100, United States Courthouse, U.S. Courthouse  
327 South Church Street  
Courtroom 3100  
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date:   /  /  

By:   /s/ STEPHEN G. BALSLEY  

Trustee, Bar No.: 1048412

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108  
(815) 962-6611  
sbalsley@bslbv.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: PATRICK, JOHN A, JR.

§ Case No. 07-72906

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Debtor(s) \_\_\_\_\_

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 2,200.00  
*and approved disbursements of* \$ 1,239.33  
*leaving a balance on hand of* <sup>1</sup> \$ 960.67

**Balance on hand:** \$ 960.67

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Nuvel Credit Company LLC	24,081.80	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 960.67

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - STEPHEN G. BALSLEY	550.00	0.00	208.88
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	1,979.50	0.00	751.79

Total to be paid for chapter 7 administration expenses: \$ 960.67

Remaining balance: \$ 0.00

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 0.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 5,475.25 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	APPLIED BANK	1,266.94	0.00	0.00
3	Us Dept Of Education	4,208.31	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/STEPHEN G. BALSLEY  
Trustee, Bar No.: 1048412

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108  
(815) 962-6611  
sbalsley@bslbv.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 8**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 John A Patrick  
 Debtor

Case No. 07-72906-TML  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: kkrystave  
 Form ID: pdf006

Page 1 of 3  
 Total Noticed: 33

Date Rcvd: Mar 25, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2013.

db  
 11781121 ++John A Patrick, Jr., 5506 W. Valley Drive, Richmond, IL 60071-9209  
 ++ASSET MANAGEMENT OUTSOURCING RECOVERIES INC, 6737 W WASHINGTON ST, STE 4204,  
 MILWAUKEE WI 53214-5647  
 (address filed with court: AMO Recoveries, 6737 W. Washington Street, Suite 3118,  
 West Allis, WI 53214)  
 11781123 +Bank of Marin, P.O. Box 2039, Novato, CA 94948-2039  
 11781124 +Carrington Mortgage Services, LLC, PO Box 54285, Irvine, CA 92619-4285  
 11781126 +Consumer Solutions, LLC, 12700 Whitewater Drive, Minnetonka, MN 55343-9438  
 11781127 +DML Real Estate LLC, 202 North Center Street, Suite 2, Bloomington, IL 61701-3970  
 11781128 +Echelon Recovery Inc., PO Box 1880, Voorhees, NJ 08043-7880  
 11781129 +Evanston Northwestern Healthcare, 1301 Central Street, Evanston, IL 60201-1613  
 11781130 +Family Services, 4100 Veterans Parkway, Mchenry, IL 60050-8350  
 11781132 +Franks, Gerkin & McKenna, P.C., P.O. Box 5, Marengo, IL 60152-0005  
 11781133 +Fresh Start Mortgage Assistance, 26810 US Hwy 19 N, Clearwater, FL 33761-3405  
 11781135 +Heights Finance Corp, 3726 W Elm St, Mchenry, IL 60050-4360  
 11781137 +Kenneth B. Drost, 111 Lions Drive, Suite 206, Barrington, IL 60010-3175  
 11781138 +McHenry County, 2200 N. Seminary Avenue, Woodstock, IL 60098-2693  
 11781139 +McHenry County College, 8900 US Highway 14, Crystal Lake, IL 60012-2761  
 11781141 +Moore Law Office, LLC, 202 North Center Street, Bloomington, IL 61701-3970  
 11781142 +National City Bank, Total Loss Bankruptcy Consumer Loan, Po Box 94982,  
 Cleveland, OH 44101-4982  
 11781144 +North Shore Cardiologists, 2151 Waukegan, Suite 100, Bannockburn, IL 60015-1857  
 11781146 OSI Collection Services, P.O. Box 964, Brookfield, WI 53008-0964  
 11781147 +Robert Bales, 5506 Valley Drive, Richmond, IL 60071-9209  
 11781148 +Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364  
 11781149 ++TRIAD FINANCIAL CORP, 5201 RUFÉ SNOW DRIVE, SUITE 400, NORTH RICHLAND HILLS TX 76180-6036  
 (address filed with court: Triad Financial, 7711 Center Ave. Suite 100,  
 Huntington Beach, CA 92647-3071)  
 11781150 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609  
 11781151 #+Verizon Wireless Dept., P.O. Box 3397, Bloomington, IL 61702-3397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12938972 +E-mail/Text: bnc-applied@quantum3group.com Mar 26 2013 04:37:34 APPLIED BANK, PO BOX 17125,  
 WILMINGTON DE 19850-7125  
 11781122 +E-mail/Text: bnc-applied@quantum3group.com Mar 26 2013 04:37:34 Applied Card Bank,  
 Attn: General Inquiries, Po Box 17125, Wilmington, DE 19850-7125  
 11781131 +E-mail/Text: data\_processing@fin-rec.com Mar 26 2013 03:30:49  
 Financial Recovery Services Inc., P.O. Box 385908, Minneapolis, MN 55438-5908  
 11781134 +E-mail/Text: bankruptcy@hraccounts.com Mar 26 2013 02:07:02 H & R Accounts Inc,  
 7017 John Deer Parkway, Moline, IL 61265-8072  
 11781136 +Fax: 312-775-0911 Mar 26 2013 03:08:56 Illinois Lending Corporation,  
 DBA 10 Minute Payday Loan, 813 E. Rollins Road, Round Lake, IL 60073-2244  
 11781140 +E-mail/Text: sshubert@mcleancountyortho.com Mar 26 2013 03:32:58 McLean County Orthopedics,  
 2502 E. Empire Street, Bloomington, IL 61704-3739  
 11781143 +E-mail/Text: bankrup@aglresources.com Mar 26 2013 02:05:54 Nicor Gas, 1844 Ferry Road,  
 Naperville, IL 60563-9600  
 11789670 +E-mail/Text: ally@ebn.phinsolutions.com Mar 26 2013 03:12:47 Nuvel Credit Company LLC,  
 PO BOX 7100, Little Rock, AR 72223-7100  
 11781145 +E-mail/Text: ally@ebn.phinsolutions.com Mar 26 2013 03:12:47 Nuvel Financial,  
 17500 Chenal Parkway, Little Rock, AR 72223-9131

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11781125\* Carrington Mortgage Services, LLC, PO Box 54285, Irvine, CA 92619-4285

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0752-3

User: kkrystave  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 33

Date Rcvd: Mar 25, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-3

User: kkrystave  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 33

Date Rcvd: Mar 25, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2013 at the address(es) listed below:

Carole J. Ryczek on behalf of Trustee Stephen G Balsley carole.ryczek@usdoj.gov

Erick J Bohlman on behalf of Debtor John A Patrick, Jr. abohlman@sbcglobal.net,  
jd@bohlmanlaw.com

Marc Wagman on behalf of Creditor Carrington Mortgage Services mgwagman@gmail.com,  
marcwagman@yahoo.com

Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

Stephen G Balsley on behalf of Trustee Stephen G Balsley sbalsley@bslbv.com, IL47@ecfcbis.com

Stephen G Balsley sbalsley@bslbv.com, IL47@ecfcbis.com

TOTAL: 6